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FLEIT GIBBONS GUTMAN BONGINI & BIANCO P.L.
ONE BOCA COMMERCE CENTER
551 NORTHWEST 77TH STREET, SUITE 111
BOCA RATON, FL 33487

EXAMINER

CHANDLER, SARA M

ART UNIT	PAPER NUMBER
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3693

NOTIFICATION DATE	DELIVERY MODE
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02/02/2010

ELECTRONIC

Please find below and/or attached an Office communication concerning this application or proceeding.

The time period for reply, if any, is set in the attached communication.

Notice of the Office communication was sent electronically on above-indicated "Notification Date" to the following e-mail address(es):

ptoboca@fggbb.com

Office Action Summary	Application No. 10/085,820	Applicant(s) KNOX ET AL.	
	Examiner SARA CHANDLER	Art Unit 3693	

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --

Period for Reply

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE 3 MONTH(S) OR THIRTY (30) DAYS, WHICHEVER IS LONGER, FROM THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133). Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

Status

- 1) ☒ Responsive to communication(s) filed on 12/01/09.
- 2a) ☐ This action is **FINAL**. 2b) ☒ This action is non-final.
- 3) ☐ Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

Disposition of Claims

- 4) ☒ Claim(s) 58-75 and 83 is/are pending in the application.
- 4a) Of the above claim(s) _____ is/are withdrawn from consideration.
- 5) ☐ Claim(s) _____ is/are allowed.
- 6) ☒ Claim(s) 58-75 and 83 is/are rejected.
- 7) ☐ Claim(s) _____ is/are objected to.
- 8) ☐ Claim(s) _____ are subject to restriction and/or election requirement.

Application Papers

- 9) ☐ The specification is objected to by the Examiner.
- 10) ☐ The drawing(s) filed on _____ is/are: a) ☐ accepted or b) ☐ objected to by the Examiner.
Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).
Replacement drawing sheet(s) including the correction is required if the drawing(s) is objected to. See 37 CFR 1.121(d).
- 11) ☐ The oath or declaration is objected to by the Examiner. Note the attached Office Action or form PTO-152.

Priority under 35 U.S.C. § 119

- 12) ☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
- a) ☐ All b) ☐ Some * c) ☐ None of:
1. ☐ Certified copies of the priority documents have been received.
2. ☐ Certified copies of the priority documents have been received in Application No. _____.
3. ☐ Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).

* See the attached detailed Office action for a list of the certified copies not received.

Attachment(s)

- | | |
|--|---|
| 1) <input checked="" type="checkbox"/> Notice of References Cited (PTO-892) | 4) <input type="checkbox"/> Interview Summary (PTO-413)
Paper No(s)/Mail Date. _____ |
| 2) <input type="checkbox"/> Notice of Draftperson's Patent Drawing Review (PTO-948) | 5) <input type="checkbox"/> Notice of Informal Patent Application |
| 3) <input type="checkbox"/> Information Disclosure Statement(s) (PTO/SB/08)
Paper No(s)/Mail Date _____ | 6) <input type="checkbox"/> Other: _____ |

DETAILED ACTION

Response to Amendment

This Office Action is responsive to Applicant's arguments and request for continued examination of application 10/085,820 (02/26/02) filed on 06/04/09.

Applicant's election without traverse of species group III in the reply filed on 12/01/09 is acknowledged.

Claim Interpretation

1. In determining patentability of an invention over the prior art, all claim limitations have been considered and interpreted as broadly as their terms reasonably allow. See MPEP § 2111.

Although the claims are interpreted in light of the specification, limitations from the specification are not read into the claims. See *In re Van Geuns*, 988 F.2d 1181, 26 USPQ2d 1057 (Fed. Cir. 1993).

Applicant always has the opportunity to amend the claims during prosecution, and broad interpretation by the examiner reduces the possibility that the claim, once issued, will be interpreted more broadly than is justified. *In re Pruter*, 415 F.2d 1393, 1404-05, 162 USPQ 541, 550-51 (CCPA 1969). See MPEP § 2111.

2. All claim limitations have been considered. Additionally, all words in the claims have been considered in judging the patentability of the claims against the prior art. See MPEP 2106 II C. The following language is interpreted as not further limiting the scope of the claimed invention. See MPEP 2106 II C.

Language in a method claim that states only the intended use or intended result, but the expression does not result in a manipulative difference in the steps of the claim. Language in a system claim that states only the intended use or intended result, but

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does not result in a structural difference between the claimed invention and the prior art. In other words, if the prior art structure is capable of performing the intended use, then it meets the claim.

Claim limitations that contain statement(s) such as “*if, may, might, can could*”, as optional language. As matter of linguistic precision, optional claim elements do not narrow claim limitations, since they can always be omitted.

Claim limitations that contain statement(s) such as “*wherein, whereby*”, that fail to further define the steps or acts to be performed in method claims or the discrete physical structure required of system claims.

USPTO personnel should begin claim analysis by identifying and evaluating each claim limitation. For processes, the claim limitations will define steps or acts to be performed. For products, the claim limitations will define discrete physical structures or materials. Product claims are claims that are directed to either machines, manufactures or compositions of matter. See MPEP § 2106 II C.

The subject matter of a properly construed claim is defined by the terms that limit its scope. It is this subject matter that must be examined. As a general matter, the grammar and intended meaning of terms used in a claim will dictate whether the language limits the claim scope. Language that suggests or makes optional but does not require steps to be performed or does not limit a claim to a particular structure does not limit the scope of a claim or claim limitation. The following are examples of language that may raise a question as to the limiting effect of the language in a claim:

- (A) statements of intended use or field of use,
- (B) “adapted to” or “adapted for” clauses,
- (C) “wherein” clauses, or
- (D) “whereby” clauses.

See MPEP § 2106 II C.

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3. Independent claims are examined together, since they are not patentable distinct. If applicant expressly states on the record that two or more independent and distinct inventions are claimed in a single application, the Examiner may require the applicant to elect an invention to which the claims will be restricted.

Claim Rejections - 35 USC § 112

The following is a quotation of the second paragraph of 35 U.S.C. 112:

The specification shall conclude with one or more claims particularly pointing out and distinctly claiming the subject matter which the applicant regards as his invention.

Claims 58-75 are rejected under 35 U.S.C. 112, second paragraph, as being indefinite for failing to particularly point out and distinctly claim the subject matter which applicant regards as the invention.

Claims 58, 64 and 70 are rejected under 35 U.S.C. 112, second paragraph, as being incomplete for omitting essential elements, essential steps and/or essential structural cooperative relationships of elements such omission amounting to a gap between the elements, the steps and/or the necessary structural connections. See MPEP § 2172.01. The omitted elements, steps and/or structural cooperative relationships are:

Re Claims 58, 64 and 70: Presumably the credit line is being established "by the credit processing system", if so that should be clarified in the claim.

Also, if the credit line is being established "by the credit processing system" certain essential steps would be needed. The credit processing system would need to a) receive or have communicated to it information about the purchase transaction sought;

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b) information about the prepaid card e.g., prepaid card identifier; and a way to receive or extract information about the history of funds associated with the prepaid card.

Lastly, please note the interpretation afforded the claimed invention. Applicant should positively recite claimed invention. Also, as noted below, there is no antecedent basis for "receiving the request for authorization" or establishing the credit line in response to it.

Claim Rejections - 35 USC § 103

The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all obviousness rejections set forth in this Office action:

(a) A patent may not be obtained though the invention is not identically disclosed or described as set forth in section 102 of this title, if the differences between the subject matter sought to be patented and the prior art are such that the subject matter as a whole would have been obvious at the time the invention was made to a person having ordinary skill in the art to which said subject matter pertains. Patentability shall not be negated by the manner in which the invention was made.

The factual inquiries set forth in *Graham v. John Deere Co.*, 383 U.S. 1, 148 USPQ 459 (1966), that are applied for establishing a background for determining obviousness under 35 U.S.C. 103(a) are summarized as follows:

1. Determining the scope and contents of the prior art.
2. Ascertaining the differences between the prior art and the claims at issue.
3. Resolving the level of ordinary skill in the pertinent art.
4. Considering objective evidence present in the application indicating obviousness or nonobviousness.

Claims 58-75 are rejected under 35 U.S.C. 103(a) as being unpatentable over Hogan, US Pat. No. 6,315,193 in view of "Factors Affecting the Growth of Bank Credit Card and Check Credit," by Richard L. Peterson. The Journal Finance, Vol. 32, No. 2. Papers and Proceedings of the Thirty-Fifth Annual Meeting of the American Finance Association. Atlantic City, New Jersey, September 16-18, 1976 (may, 1977), pp. 553-

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564. Published by: Blackwell Publishing for the American Finance Association. Printed via Jstor. (hereinafter Peterson)

Re Claims 58-75: Hogan discloses an automated method/computer readable storage medium containing programming instructions/credit processing system for providing a line of credit in a prepaid card account, the method comprising:

receiving, at a credit processing system, a plurality of deposit transactions depositing funds into a first account linked to a prepaid card with a first account identifier, wherein a history of the funds deposited into the first account are used to establish a credit line for the prepaid card (Hogan, Figs. 1A,1B, 2,3A,3B,4A,4B, abstract, col. 1, lines 1-5, col. 1 line 55+ - col. 4, line 10; col. 4, lines 40+ - col. 7, line 52);

NOTE: The claim recites a "wherein" clause that fail to further limit or define the structural components of a system claim and what it is operable to do or to further limit or define the steps or acts performed with respect to a computer readable medium/method claim. The clause only describes the intended use/result of the plurality of deposit transactions received i.e., "to establish a credit line for the prepaid card." Please note supra the remarks on claim interpretation regarding use of "wherein" clauses, intended use/result recitations etc.

establishing the credit line for the prepaid card to satisfy at least a portion of the purchase transaction(Hogan, Figs. 1A,1B, 2,3A,3B,4A,4B, abstract, col. 1, lines 1-5, col. 1 line 55+ - col. 4, line 10; col. 4, lines 40+ - col. 7, line 52); and

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authorizing, by the credit processing system, the purchase transaction in response to a balance of funds in the first account being (Hogan, Figs. 1A,1B, 2,3A,3B,4A,4B, abstract, col. 1, lines 1-5, col. 1 line 55+ - col. 4, line 10; col. 4, lines 40+ - col. 7, line 52):

(i) greater than or equal to an amount of the purchase transaction and debiting the first account for the amount of the transaction (Hogan, Figs. 1A,1B, 2,3A,3B,4A,4B, abstract, col. 1, lines 1-5, col. 1 line 55+ - col. 4, line 10; col. 4, lines 40+ - col. 7, line 52), and

(ii) less than the amount of the purchase transaction, debiting the first account for the balance of the funds in the first account and utilizing the credit line that was established in response to receiving the request for authorization to satisfy an amount equal to the amount of the purchase transaction less the balance of funds in the first account (Hogan, Figs. 1A,1B, 2,3A,3B,4A,4B, abstract, col. 1, lines 1-5, col. 1 line 55+ - col. 4, line 10; col. 4, lines 40+ - col. 7, line 52 NOTE: Interpretation #1: Although the claimed invention recites, "establishing the credit line", the credit line established as part of the claimed invention was not established "in response to receiving the request for authorization." Thus, "in response to receiving the request for authorization" has no antecedent basis and has been interpreted as not being a required limitation of the claimed invention).

NOTE: The clause only describes the intended use/result of the credit line i.e., "to satisfy an amount equal to the amount of the purchase transaction less the balance of funds in the first account" Please note supra the remarks on claim interpretation

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regarding use of “wherein” clauses, intended use/result recitations etc.

Hogan fails to explicitly disclose:

wherein the credit line is based solely upon transaction information for the first account as identified by the prepaid card, and wherein the transaction information includes at least the plurality of deposit transactions into the first account.

Peterson discloses:

wherein the credit line is based solely upon transaction information for the first account as identified by the prepaid card, and wherein the transaction information includes at least the plurality of deposit transactions into the first account (Peterson, pgs. 553-554).

NOTE: The claim recites a “wherein” clause that fails to further limit or define the structural components of a system claim and what it is operable to do or to further limit or define the steps or acts performed with respect to a computer readable medium/method claim. Please note supra the remarks on claim interpretation regarding use of “wherein” clauses, intended use/result recitations etc.

Thus, it would have been obvious to one of ordinary skill in the art at the time the invention was made to modify the teachings of Hogan by adopting the teachings of Peterson to provide wherein the credit line is based solely upon transaction information for the first account as identified by the prepaid card, and wherein the transaction information includes at least the plurality of deposit transactions into the first account.

The claimed invention applies a known technique to a known device (method, or product) ready for improvement to yield predictable results; the claimed invention

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combines prior art elements according to known methods to yield predictable results; and known work in one field of endeavor may prompt variations of it for use in either the same field or a different one based on design incentives or other market forces if the variations are predictable to one of ordinary skill in the art. Thus, the claimed subject matter likely would have been obvious under KSR. *KSR*, 127 S.Ct. at 1741, 82 USPQ2d at 1396.

Alternatively,

Re Claims 58-75: Hogan discloses an automated method/computer readable storage medium containing programming instructions/credit processing system for providing a line of credit in a prepaid card account, the method comprising:

receiving, at a credit processing system, a plurality of deposit transactions depositing funds into a first account linked to a prepaid card with a first account identifier, wherein a history of the funds deposited into the first account are used to establish a credit line for the prepaid card (Hogan, Figs. 1A,1B, 2,3A,3B,4A,4B, abstract, col. 1, lines 1-5, col. 1 line 55+ - col. 4, line 10; col. 4, lines 40+ - col. 7, line 52);

NOTE: The claim recites a "wherein" clause that fail to further limit or define the structural components of a system claim and what it is operable to do or to further limit or define the steps or acts performed with respect to a computer readable medium/method claim. The clause only describes the intended use/result of the plurality of deposit transactions received i.e., "to establish a credit line for the prepaid card." Please note supra the remarks on claim interpretation regarding use of "wherein" clauses, intended use/result recitations etc.

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establishing the credit line for the prepaid card to satisfy at least a portion of the purchase transaction (Hogan, Figs. 1A,1B, 2,3A,3B,4A,4B, abstract, col. 1, lines 1-5, col. 1 line 55+ - col. 4, line 10; col. 4, lines 40+ - col. 7, line 52); and

authorizing, by the credit processing system, the purchase transaction in response to a balance of funds in the first account being (Hogan, Figs. 1A,1B, 2,3A,3B,4A,4B, abstract, col. 1, lines 1-5, col. 1 line 55+ - col. 4, line 10; col. 4, lines 40+ - col. 7, line 52):

(i) greater than or equal to an amount of the purchase transaction and debiting the first account for the amount of the transaction (Hogan, Figs. 1A,1B, 2,3A,3B,4A,4B, abstract, col. 1, lines 1-5, col. 1 line 55+ - col. 4, line 10; col. 4, lines 40+ - col. 7, line 52), and

NOTE: The clause only describes the intended use/result of the credit line i.e., “to satisfy an amount equal to the amount of the purchase transaction less the balance of funds in the first account” Please note supra the remarks on claim interpretation regarding use of “wherein” clauses, intended use/result recitations etc.

Hogan fails to explicitly disclose:

wherein the credit line is based solely upon transaction information for the first account as identified by the prepaid card, and wherein the transaction information includes at least the plurality of deposit transactions into the first account;

and authorizing, by the credit processing system, the purchase transaction in response to a balance of funds in the first account being:

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(ii) less than the amount of the purchase transaction, debiting the first account for the balance of the funds in the first account and utilizing the credit line that was established in response to receiving the request for authorization to satisfy an amount equal to the amount of the purchase transaction less the balance of funds in the first account.

Peterson discloses:

wherein the credit line is based solely upon transaction information for the first account as identified by the prepaid card, and wherein the transaction information includes at least the plurality of deposit transactions into the first account (Peterson, pgs. 553-554);

NOTE: The claim recites a "wherein" clause that fails to further limit or define the structural components of a system claim and what it is operable to do or to further limit or define the steps or acts performed with respect to a computer readable medium/method claim. Please note supra the remarks on claim interpretation regarding use of "wherein" clauses, intended use/result recitations etc.

and authorizing, by the credit processing system, the purchase transaction in response to a balance of funds in the first account being (Peterson, pgs. 553-554):

(ii) less than the amount of the purchase transaction, debiting the first account for the balance of the funds in the first account and utilizing the credit line that was established in response to receiving the request for authorization to satisfy an amount equal to the amount of the purchase transaction less the balance of funds in the first account (Peterson, pgs. 553-554 Interpretation #2: Some forms of credit extension such as overdraft protection by design are in "response to receiving a request for

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authorization.” In the case of an overdraft for example, when a purchase request received exceeds the available account balance. An overdraft accounting for the difference between the purchase amount and the account balance is required for the purchase request to be processed).

Thus, it would have been obvious to one of ordinary skill in the art at the time the invention was made to modify the teachings of Hogan by adopting the teachings of Peterson to provide wherein the credit line is based solely upon transaction information for the first account as identified by the prepaid card, and wherein the transaction information includes at least the plurality of deposit transactions into the first account; and authorizing, by the credit processing system, the purchase transaction in response to a balance of funds in the first account being: (ii) less than the amount of the purchase transaction, debiting the first account for the balance of the funds in the first account and utilizing the credit line that was established in response to receiving the request for authorization to satisfy an amount equal to the amount of the purchase transaction less the balance of funds in the first account.

The claimed invention applies a known technique to a known device (method, or product) ready for improvement to yield predictable results; the claimed invention combines prior art elements according to known methods to yield predictable results; and known work in one field of endeavor may prompt variations of it for use in either the same field or a different one based on design incentives or other market forces if the variations are predictable to one of ordinary skill in the art. Thus, the claimed subject

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matter likely would have been obvious under KSR. *KSR*, 127 S.Ct. at 1741, 82 USPQ2d at 1396.

Response to Arguments

Applicant's arguments have been fully considered but they are not persuasive.

Applicant argues, the prior art fails to explicitly disclose

wherein a history of the funds deposited into the first account are used to establish a credit line for the prepaid card;

establishing the credit line for the prepaid card to satisfy at least a portion of the purchase transaction, wherein the credit line is based solely upon transaction information for the first account as identified by the prepaid card, and wherein the transaction information includes at least the plurality of deposit transactions into the first account.

At present, the claimed invention is just a more narrowly drafted version of Hogan. For example, Hogan teaches that the credit limit may be determined by the credit history of the cardholder as defined by industry guidelines (e.g., Hogan, col. 5, lines 38-51). The term credit history in this context is interpreted to include use of credit reports issued by credit bureaus. Credit reports provide information such as the type of account, payments made, credit extended and balance remaining on accounts held by a cardholder. In Hogan, if the credit history/report for the cardholder only consisted of information for that one specific credit card account, the determination regarding

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whether to extend credit would be based on the transaction information for that one specific credit card account.

Furthermore, the financial institution in Hogan is not obligated to consider external financial information (e.g., credit history of the cardholder as defined by industry guidelines). Consideration of external financial information, is preceded in Hogan by a condition (i.e., If the consumer does not have an existing card account) (e.g., Hogan, Fig. 1A, col. 5, lines 38-51). Thus, when the alternative condition exists (i.e., If the consumer does have an existing card account), consideration of external financial information is not required (Hogan, Fig. 1A). There is no requirement in Hogan that the financial institution must consider external financial information in order to extend credit. The financial institution could use any information they prefer to make that determination including just information about the existing card account of the consumer. Although, external financial information "may" be used, it is not required by Hogan. (Note: The examples given in Hogan often use a credit card but, as noted *supra* the card in Hogan can be any financial transaction card.)

The claimed invention is obvious in light of the teachings of Hogan and Peterson. Peterson teaches what is essentially old and well-known (Peterson, pgs. 553-554). Credit extension is a service performed by a broad array of financial institutions (e.g., banks, credit unions) in association with these types of cards (e.g., credit cards, debit cards). Many financial institutions provide benefits to account holders with a desirable account history (e.g., length of time the account is open, minimum balance, frequency of use, on-time payment etc.). The account holders are often called "preferred customers" and

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the benefits afforded “preferred customers” are akin to an extension of credit. These benefits include overdraft protection, lower interest rates, equity lines of credit etc.

Applicant argues, the prior art fails to explicitly disclose authorizing, by the credit processing system, the purchase transaction in response to a balance of funds in the first account being: (ii) less than the amount of the purchase transaction, debiting the first account for the balance of the funds in the first account and utilizing the credit line that was established in response to receiving the request for authorization to satisfy an amount equal to the amount of the purchase transaction less the balance of funds in the first account.

Interpretation #1: Although the claimed invention recites, “establishing the credit line,” the credit line established as part of the claimed invention was not established “in response to receiving the request for authorization.” Thus, “in response to receiving the request for authorization” has no antecedent basis and has been interpreted as not being a required limitation of the claimed invention. Thus, Hogan discloses the claimed limitation. See Hogan, Figs. 1A,1B, 2,3A,3B,4A,4B, abstract, col. 1, lines 1-5, col. 1 line 55+ - col. 4, line 10; col. 4, lines 40+ - col. 7, line 52.

Interpretation #2: Some forms of credit extension such as overdraft protection by design are in “response to receiving a request for authorization.” In the case of an overdraft for example, when a purchase request received exceeds the available account balance. An overdraft accounting for the difference between the purchase amount and the account balance is required for the purchase request to be processed. Thus, Peterson discloses the claimed limitation. (Peterson, pgs. 553-554)

Thus, it would have been obvious to one of ordinary skill in the art at the time the invention was made to modify the teachings of Hogan by adopting the teachings of Peterson to provide:

establishing the credit line for the prepaid card to satisfy at least a portion of the purchase transaction, wherein the credit line is based solely upon transaction information for the first account as identified by the prepaid card, and wherein the transaction information includes at least the plurality of deposit transactions into the first account;

and authorizing, by the credit processing system, the purchase transaction in response to a balance of funds in the first account being:

(ii) less than the amount of the purchase transaction, debiting the first account for the balance of the funds in the first account and utilizing the credit line that was established in response to receiving the request for authorization to satisfy an amount equal to the amount of the purchase transaction less the balance of funds in the first account.

The claimed invention applies a known technique to a known device (method, or product) ready for improvement to yield predictable results; the claimed invention combines prior art elements according to known methods to yield predictable results; and known work in one field of endeavor may prompt variations of it for use in either the same field or a different one based on design incentives or other market forces if the variations are predictable to one of ordinary skill in the art. Thus, the claimed subject

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matter likely would have been obvious under KSR. *KSR*, 127 S.Ct. at 1741, 82 USPQ2d at 1396.

Conclusion

The prior art made of record and not relied upon is considered pertinent to applicant's disclosure.

Larkin, US Pub. No. 2002/0069158

"When all your credit runs out," by Malcolm Williams. *Nursing Standard*; Jan 26-Feb 1, 2000; 14, 19; *Career and Technical Education*, pgs. 18-19. Printed via Proquest.

Any inquiry concerning this communication or earlier communications from the examiner should be directed to SARA CHANDLER whose telephone number is (571)272-1186. The examiner can normally be reached on M-F, 8-4:30.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, James Kramer can be reached on (571)272-6783. The fax phone number for the organization where this application or proceeding is assigned is 571-273-8300.

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Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see <http://pair-direct.uspto.gov>. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free). If you would like assistance from a USPTO Customer Service Representative or access to the automated information system, call 800-786-9199 (IN USA OR CANADA) or 571-272-1000.

SMC

/JAGDISH N PATEL/
Primary Examiner, Art Unit 3693